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,		NKRUPTCY COURT CT OF	<u> </u>	•
nre GARY B SCHA	-effen	Case No		7,26
Debtor		Reporting Period:	11-5	6/12-7
		Social Security # (last 4 digits only		93
	MONTHLY OPER (INDIVIDUAL W			
File with the Court and submit a comonth and submit a copy of the repo	ort to any official c	ates Trustee within 20 d ommittee appointed in t	the case.	
(Reports for Rochester and Buffalo Di end of the month, as are the reports fo	ivisions of Western L or Southern District (	District of New York are a	due 15 days afte	er the
(Reports for Rochester and Buffalo Di	ivisions of Western L er Southern District (	District of New York are a	Document	Explanation
(Reports for Rochester and Buffalo Di end of the month, as are the reports fo	r Southern District (	District of New York are a of New York.)  Form No.		
(Reports for Rochester and Buffalo Diend of the month, as are the reports for REQUIRED DOCUMENTS	er Southern District (	District of New York are a of New York.)	Document	Explanation
Required Documents  Required Documents  Schedule of Cash Receipts and Disburdank Reconciliations (or copies of direconciliations)  Copies of bank statements	er Southern District (	District of New York are a of New York.)  Form No.  MOR-1 (INDV)	Document	Explanation
(Reports for Rochester and Buffalo Diend of the month, as are the reports for REQUIRED DOCUMENTS  Schedule of Cash Receipts and Disburbank Reconciliation (or copies of direconciliations)  Copies of bank statements  Disbursement Journal	er Southern District (	District of New York are a of New York.)  Form No.  MOR-1 (INDV)	Document	Explanation
REQUIRED DOCUMENTS  Schedule of Cash Receipts and Disburred Bank Reconciliation (or copies of deconciliations)  Copies of bank statements  Disbursement Journal  Balance Sheet	sements lebtor's bank	District of New York are a of New York.)  Form No.  MOR-1 (INDV)  MOR-1 (CONT)	Document	Explanation
REQUIRED DOCUMENTS  Schedule of Cash Receipts and Disburs Bank Reconciliation (or copies of dreconciliations) Copies of bank statements Disbursement Journal Balance Sheet Copies of tax returns filed during rep	sements lebtor's bank	District of New York are a of New York.)  Form No.  MOR-1 (INDV)  MOR-1 (CONT)  MOR-2 (INDV)	Document	Explanation
REQUIRED DOCUMENTS  Schedule of Cash Receipts and Disburg Bank Reconciliation (or copies of deconciliations) Copies of bank statements Disbursement Journal Balance Sheet Copies of tax returns filed during regularity summary of Unpaid Post-petition Debt	sements lebtor's bank  porting period	District of New York are a of New York.)  Form No.  MOR-1 (INDV)  MOR-1 (CONT)  MOR-2 (INDV)  MOR-3 (INDV)	Document	Explanation
REQUIRED DOCUMENTS  Schedule of Cash Receipts and Disburs Bank Reconciliation (or copies of deconciliations)  Copies of bank statements Disbursement Journal Balance Sheet Copies of tax returns filed during rep	sements lebtor's bank  porting period	District of New York are a of New York.)  Form No.  MOR-1 (INDV)  MOR-1 (CONT)  MOR-2 (INDV)  MOR-3 (INDV)	Document	Explanation

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In re GARY B SCHAEFFER Case No. 09-1717b

Reporting Period: 11-26/12-26

# INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CON'T)]

Cash - Beginning of Month	329.19	•
RECEIPTS	301.11	
Wages (Net)	23,210.70	
Interest and Dividend Income	3,0,0,70	
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	3,309.94	
Total Receipts	3,309.94	
Mortgage Payment(s)		5486-
Rental Payment(s)		3308-
Other Secured Note Payments		1950 -
Utilities		1700 -
Insurance		300 -
AUTO-EXPENSE HOME INTERNET		103.65
Lease Payments		783.03
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		`205-
Food, Clothing, Hygiene		220.24
Charitable Contributions		0000
Alimony and Child Support Payments		1452 -
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		469
Gifts		148.46
Other (attach schedule)		89.39
Total Ordinary Disbursements		15,431.74
Professional Fees (BRAK)		20 -
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		15,451.74
otal Disbursements (Ordinary + Reorganization)		15, 451.74
et Cash Flow (Total Receipts - Total Disbursements)		11,068 90
ash - End of Month (Must equal reconciled bank tement)	Vallade as en antario de la compaña de l La compaña de la compaña d	11,398 09

MAIMENDACE

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In re	GAM	B	Schreffer	Case No.	09-17126
_	Debtor			Reporting Period:	11-26/12-26

# INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(continuation sheet)

	250 MODGER REAL	3300 -	
07401	INTER NET CRESIT	9.94	
DTHORY ENCOME)			
5100			- W
	TOTAL	3,309.94	
į,	INTERNET ERROR		01
other (	Twids college Common APP. Fee		9.94
oryen s	TWINS COLLEGE COMMON APP. FEE PATPAL EBAY FEE		55.00 24.45
Mr.			
	TOTAL		89.39
'			
İ			
[			
-			,
F			

# THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE	
QUARTERLY FEES	

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Continuation Sheet for It	MOR-1	RECONCILIAT		
(Bank account numbers may be r	edacted to last four numbers.	.)		
	Operating #	Payroll #	Tax	Other
BALANCE PER BOOKS				,
BANK BALANCE				
(+) DEPOSITS IN TRANSIT (ATTACH LIST)				·
(-) OUTSTANDING CHECKS (ATTACH LIST):				
OTHER (ATTACH EXPLANATION)				
ADJUSTED BANK BALANCE *	·			
"Adjusted Bank Balance" must e	qual "Balance per Books" Date	Ainouni	Date	Amount
HECKSTOPLE LYNDING	Ck. #	Amount.	CK#	Атоулт
		ı		Ī

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In re	GARY	B	SCHAEFFER CA	ase No.	09-17126
	Debtor		Reporting Po	eriod:	11-26 / 12-26

# **DISBURSEMENT JOURNAL**

# **CASH DISBURSEMENTS**

Date	Payee	Purpose	Amount
	Total Cash Disbursements		

# BANK ACCOUNT DISBURSEMENTS

Date	Payee	Purpose	Amount	Check #
		•		
	Total Bank Account Disburseme	ents		

Total Disbursements for the	
Lotal Disbursements for the	A No. 1 No. 2 No.
Total Disbursements for the 1	

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In re_	Debtor	10	- 0111 VI VI	Case No. rting Period:	11-26-12-20
· •	GARY	R	SCHAPEFPR	G N	09-1717/1

### BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

post-petition obligations.		
ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
SCHEDULE A REAL PROPERTY		
Primary Residence		
	,	
Other Property (attach schedule)		
TOTAL REAL PROPERTY ASSETS		
NGHEOULE B PERSONAL PROPERTY		
Cash on Hand		
Bank Accounts		
Security Deposits		
Household Goods & Furnishings		
Books, Pictures, Art		
Wearing Apparel		
Furs and Jewelry		
Firearms & Sports Equipment		
Insurance Policies		
Annuities	,	
Education IRAs		
Retirement & Profit Sharing		
Stocks		
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable		
Alimony, maintenance, support or property settlements		
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims		
atents & Copyrights		
icenses & Franchises		
Customer Lists		
autos, Trucks & Other Vehicles		
oats & Motors		
Aircraft		
Office Equipment		
fachinery, supplies, equipment used for business		
nventory		
nimals		
rops		
arming Equipment arm Supplies		
ther Personal Property (attach schedule) OTAL PERSONAL PROPERTY		
OTAL ASSETS		

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Debtor		11-26 / 13
LIABILITIES AND OWNER EQUITY	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OF SCHEDULED AMOUR
LIABILITIES AND OWNER EQUITY BOOK VALUE AT END OF BOOK V.  CURRENT REPORTING PETITION		
Federal Income Taxes (not deducted from wages)		
FICA/Medicare (not deducted from wages)		
Other Taxes (attach schedule)		
Professional Fees		-
Other Post-petition Liabilities (list creditors)		
	,	

Secured Debt
Priority Debt
Unsecured Debt
TOTAL PRE-PETITION LIABILITIES

TOTAL LIABILITIES

TOTAL POST-PETITION LIABILITIES

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		,	, P	g 8 of 14		
In re Debtor	1 B Sch,	ACFFC	2		Case No. 09 -	17176
Deptor	,			Reporting	g Period: <u>N-Za</u>	6/12-26
	SU	MMARY O	F UNPAID POST.	DETITION D	NEDZIG	•

# AD POST-PETITION DEBTS

	Number of Days Past Due					
	Current	0-30	31-60	61-90	Over 91	Total
Mortgage				01.70	Over 91	1 otal
Rent			, ,			
Secured Debt/Adequate Protection						
Payments				1		
Professional Fees						
Other Post-Petition debt (list creditor)						
				and the second s		
Total Post-petition Debts						

Explain how and when the Debtor intends to pay any past due post-petition debts.	
	•

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In re	GARY	B	Schreffer	Case No.	09-171.26
,	Debtor		•	Reporting Period:	11-26 /12-26

# POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE AND ADEQUATE PROTECTION PAYMENTS

	Sealed Mard	AMOUNT PAID	TOTAL UNPAID POST
NAME OF CREDITOR	PAYMENT DUE	DURING MONTH	PETITION
	TOTAL PAYMENTS		

# INSTALLMENT PAYMENTS

TYPE OF FOLICY	CARRIER	PERIOD COVERED	PAYMENT AMOUNT & PREQUENCY
			,
	·		

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In re	Debtor Debtor	15	Schaeffer	Case No.	09-17126
	Deploi			Reporting Period:	11-66/12-2/

# **DEBTOR QUESTIONNAIRE**

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.	Yes	No
Have any funds been disbursed from any account other than a debtor in possession account this reporting period?	<del></del>	L
Is the Debtor delinquent in the timely filing of any post-petition tax returns?		~
Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		
Is the Debtor delinquent in paying any insurance premium payment?		V
Have any payments been made on pre-petition liabilities this reporting period?		V
Are any post petition State or Federal income taxes past due?		~
Are any post petition real estate taxes past due?		L/
Are any other post petition taxes past due?		
Have any pre-petition taxes been paid during this reporting period?		V
Are any amounts owed to post petition creditors delinquent?		, _
Have any post petition loans been been received by the Debtor from any party?		
s the Debtor delinquent in paying any U.S. Trustee fees?	<del></del>	
s the Debtor delinquent with any court ordered payments to attorneys or other professionals?		

Citibank Client Services PO Box 769013

San Antonio, TX 78245-9013

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139609/R1/04F000

CITIBANK, N. A.

Statement Period Nov. 26 - Dec. 26, 2010

Account 9959609386

GARY B. SCH. DIP ACCOUNT 2025 BROADWAY APT 21K 10023-5019 **NEW YORK NY** 

SCHAEFFER

Page 1 of 4

## CITIBANK ACCOUNT AS OF DECEMBER 26, 2010

Checking	\$11,398.09
Savings	
Investments (not FDIC insured)	
Loans	
Credit Cards	4.41 12.21

### CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of November in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range \$1,500-\$5,999
Rates	Standard
Monthly Service Charge	\$20.00

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges.

All fees assessed in a statement period, including non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

99596	ar Checking 09386	Beginning Bala Ending Balance	nce: ::	\$329.19 \$11,398.09
Date	Description	Amount Subtracted	Amount Added	Balance
11/26	ACH Electronic Credit		11,605.35	BAHMIL
4466	GLOBAL SAGE LTD PAYROLL	20.00 BA	NV GGE	
11/26	Fee - Service Charge	41.69 F0	(ho	
11/26	Debit Card Purchase 11/23 06:33p #1947 CHINA FUN NEW YORK NY 10328 Restaurant/Bar			
11/26	Debit Card Purchase 11/24 03:27a #1947	39.95 <i>I</i>	Mennet Home	11,832.90
	YAHOO *GBS4783 COM 800-318-0870 CA 10328 Misc Business Services			
11/29	Transfer to ESA 10:07a #1947	1,200.00 HE	ELOC	
	ONLINE Reference # 001986		mennet home	
11/29	Debit Card Purchase 11/24 11:11a #1947 APL*ITUNES 866-712-7753 CA 10330	21.93 F/	riaur i imis	
11/29	Specialty Retail stores Check # 478	850 00 How	e victies + fragies	9,760.97

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 GARY B. SCHAEFFER DIP ACCOUNT
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 139610/R1/04/Statement Period - Nov. 26 - Dec. 26, 2010

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Date	Description	Amount Subtracted	Amount Added	Balance
1/30	Debit Card Purchase 11/26 05:40a #1947 USAIRWAY03724109821235 NEWARK NJ 10333 Airlines & Airports	25.00	TRAVEL	9,735.97
2/01	Debit Card Purchase 11/29 01:06p #1947 KFC-#031 QPS NEW YORK NY 10334 Restaurant/Bar	4.25	8041	
2/01	Debit PIN Purchase 04:45p #1947 2025 BROADWAY NEW YORK NYUS02159	40.00	ex copat	
2/01	ACH Electronic Debit FIA CardServices CHECK PYMT 0000000477	750.00	BIFA	8,941.72
2/02	Debit Card Purchase 11/29 08:52a #1947 MTA MVM 72ND STREETQPS 212-METROCARD NY 10335 Misc Transportation	89.00	MTA METROCAPO	
2/02	Debit Card Purchase 11/28 11:49a #1947 APL*ITUNES 866-712-7753 CA 10335 Specialty Retail stores	27.36	IMEDINET HOME	,
2/02	Debit Card Purchase 11/29 09:04a #1947 MCDONALD'S F18884 NEW YORK NY 10335 Restaurant/Bar	4.89	FAAV	
2/02 2/03	Check # 479 Debit Card Purchase 11/30 08:59a #1947 MCDONALD'S F18884 NEW YORK NY 10336	484.00 5.75	<b>9</b> -	8,336.4
2/03	Restaurant/Bar ACH Electronic Debit	3,484.00	2025 MTG PAYMENT	4,846.7
2/06	CITIMORTGAGE INC CHECK PYMT 0000000480  Debit Card Purchase 12/02 02:35p #1947 REEBOK SPORTS CLUB NY NEW YORK NY 10337	355.00	•	
2/06	Recreational Services  Debit Card Purchase 12/02 02:15p #1947  WWW*EARTHLINK.NET 800-719-4660 GA 10337  Misc Business Services	32.85	Home INTERNET	
2/06	Debit Card Purchase 12/02 06:01p #1947 MAYSON II CLEANERS NEW YORK NY 10337 Miso Personal Services	20.50	RM CHEAVENS	
2/06	Debit PIN Purchase 12/04 04:57p #1947 163 WEST 72ND STREET NEW YORK NYUS02154	72.78	2 h sm BTiV	4,365.5
2/07	Debit Card Purchase 12/03 09:25a #1947 PRANZO QPS NEW YORK NY 10338 Restaurant/Bar	3.27	FOOT	4,362.3
2/10	Debit Card Purchase 12/08 04:49p #1947 STAGE DELI OF NEW YORK NEW YORK NY 10343 Restaurant/Bar	23.79	FOOT	
2/10 2/13	Check # 481 Deposit 05:39p Teller		2025 MATRIONENCE 3,300.00 <sub>50</sub> men INFONIT	<sub>∯</sub> № <b>1,</b> 530.5
2/13	Debit Card Purchase 12/08 04:35a #1947 APL*ITUNES 866-712-7753 CA 10344 Specialty Retail stores	34.50	INFORMET FOR REN	1
2/13 2/15	Check # 482 Debit Card Purchase 12/13 #1947 INT*INTELIUS CM 888-445-2727 WA 10348		ENTOUNDY ESUROSI	4,312.0
2/15	Misc Business Services  Debit Card Purchase 12/13 #1947 INT*INTELIUS CM 888-445-2727 WA 10348		INTERNET BRACK	
2/15 2/15	Misc Business Services Check # 483 Check # 485	2,002.00	250 mences MTG Pentist	0.125.0
2/17	Debit Card Purchase 12/14 09:24p #1947 APL*ITUNES 866-712-7753 CA 10350		Home INTELNOT	2,135.0
2/17 2/20	Specially Retail stores Check # 484 Debit Card Purchase 12/16 09:07a #1947 PRANZO QPS NEW YORK NY 10351		250 MERLER MAINTENANCE FOOT	1,624.7
2/20 2/21	Restaurant/Bar Check # 486 Debit Card Purchase Return 12/18 #1947 INT*INTELIUS CM 888-445-2727 WA 10354	484.00	US 4.95 Inter- Ref	1,137.5
2/21	Misc Business Services  Debit Card Purchase Return 12/18 #1947 INT*INTELIUS CM 888-445-2727 WA 10354		4.99 IM	envel LEFUND
2/21	Misc Business Services ACH Electronic Debit	24.45	PATRAL EBAY FEES	
2/21	PAYPAL INST XFER  Debit Card Purchase 12/19 01:09p #1947  HOLIDAY MALL PHOTOS TP NEW YORK NY 10354	54.35	X MAS GIFT	
2/21	Misc Personal Services  Debit Card Purchase 12/17 12:08p #1947  AOL*FS MozyHome 866-485-9217 VA 10352	4.95	HAME ENTERNET	



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Main Document

**DIP ACCOUNT** 

Ac Pan 1 3 9 5 1 6 09386 Ac**Ed**ur<del>tl</del> 39951609386 Page 3 of 4 Statement Period - Nov. 26 - Dec. 26, 2010

HECK	ING ACTIVITY			Continued
Date	Description	Amount Subtracted	Amount Added	Balance
12/21	Debit Card Purchase 12/17 09:16a #1947 PRANZO QPS NEW YORK NY 10352 Restaurant/Bar		FOOT	1,060.42
12/22	Debit Card Purchase 12/19 09:46p #1947 COMMON APP - BARNARD C 212-8542014 VA 10355 Specialty Retail stores	55.00	colledge fee	
12/22	Debit Card Purchase 12/20 10:09p #1947 AOL* SERVICE 1210 800-827-6364 NY 10355 Misc Business Services		Home INTERNET	979.52
12/23	Debit Card Purchase 12/20 01:43p #1947 SHING WON CHINESE REST NEW YORK NY 10356 Restaurant/Bar	15.13	6000	964.39
12/24	ACH Electronic Credit GLOBAL SAGE LTD PAYROLL		11,605.35 G·S	
12 <i>[</i> 24	Cash Withdrawal 01:04p #1947	850.00	Home willities to Grovenia	es S
12/24	Debit Card Purchase 12/21 08:41p #1947 IVYS CAFE QPS NEW YORK NY 10357 Restaurant/Bar	21.65		
12/24	Check # 487 Total Subtracted/Added	300.00 <b>15,451.74</b>	INSVERTMEC 26,520.64	11,398.09

All transaction times and dates reflected are based on Eastern Standard Time.

Overdraft and Returned Item Fees									
	Statement Period Total	100	Year	to Date Total					
Total Overdraft Fees	\$0.00	3.4		\$68.00					
Total Returned Item Fees	\$0.00	-10		\$0.00					

		3.525		4083 1000 1000 1000 1000 1000 1000 1000 1					ALTERNATION OF THE PROPERTY OF
				Check					
Check Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date Amount
478 11/29	850.00	482	12/13	484.00	484	12/17	500.00	486	12/20 484.00
479 12/02	484.00	483	12/15	2,002.00	485	12/15	165.00	487	12/24 300.00
481* 12/10	2,808.00								

\* Indicates gap in check number sequence

ThankY	ou <sup>®</sup> Points Su	mmary	
Points from checking account and other products and	services	•	100
Points from debit card purchases			489
Adjusted points			-4
Total Points forwarded to Citi® ThankYou® Rewards			585
Go to thankyou com to review your point balance and	redeem!		

This summary includes only points awarded for the Citibank checking account relationship and may not reflect any bonus points received through a promotional offer. You can obtain updated point information by accessing your ThankYou Member Account at www.thankyou.com. Please refer to the Citibank Program ThankYou Rewards Terms and Conditions provided to the primary (first) signer of the checking account upon enrollment of your Citibank checking account and the Terms and Conditions of ThankYou Rewards for important details.

							E											

IF YOU HAVE QUESTIONS ON:

YOU CAN CALL:

YOU CAN WRITE:

Checking

800-627-3999 (For Speech and Hearing Impaired Customers Only TDD: 800-945-0258)

Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966

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GARY	B. ŠČ	HAEF	26-mg FER
DIP AC			

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Charles and Other Withdrawale Outstanding

Main Document 139612/R1/04F000

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

### **CHECKING AND SAVINGS**

### FDIC Insurance:

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

### **CERTIFICATES OF DEPOSIT**

Certificate of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period. Updated information will be reflected on a subsequent statement.

### In Case of Errors or Questions About Your Electronic Fund Transfers other than for Investment Transactions:

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

### Citibank is an Equal Housing Lender.



Checking Plus, MasterCard, Visa, Citibank Preferred Visa and MasterCard, Citibank Platinum Select, Citigold, CitiPhone Banking and Ready Credit are registered service marks of Citigroup, Inc.

### TO RECONCILE YOUR CHECKBOOK WITH THIS STATEMENT, FOLLOW THESE SIMPLE RULES

<ol> <li>List in your checkbook any deposits, withdrawals and service charges which are shown on your statement, but not recorded in your checkbook. Adjust your checkbook accordingly.</li> </ol>	(Made by you but not yet indicated as paid on your statemen						
2. Mark off in your checkbook all checks paid, withdrawals, or deposits listed on your statement.	Number or Date	Amount					
3. List and total in the "Checks and Other Withdrawals Outstanding" column at the right all issued checks that have not been paid by Citibank together with any applicable check charges and all withdrawals made from your account since your last statement.							
Deduct from your checkbook balance any service or other charge (including pre-authorized transfers or automatic deductions) that you have not already deducted.							
5. Add to your checkbook balance any interest-earned deposit shown on this statement.							
6. Record Closing Balance here (as shown on statement).		1					
7. Add deposits or transfers you recorded which are not shown on this statement.							
8. Total (6 and 7 above).		1					
9. Enter Total "Checks and Other Withdrawals Outstanding"(from right).	Sum of check charges on above if applicable						
BALANCE (8 less 9 should equal your checkbook balance).	Total	1					